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Clifford Chance US LLP

Docket No. 3499-132

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence et al.

Filed: July 31, 2001

Group Art Unit: 3624

Serial No: 09/919,413

Examiner: Narayanswamy Subramanian

For: ONLINE TRANSACTION RISK MANAGEMENT

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**AMENDMENT IN RESPONSE TO THE
OCTOBER 21, 2003 OFFICE ACTION**

Sir:

In response to the Office Action mailed on October 21, 2003 favorable reconsideration of the above-identified patent application in view of the following amendment, remarks and request for continuing examination is respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.